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Applicant:

Leonard E. Marchese

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Examiner: Khanh Q. Dinh

For:

ELECTRONIC SPACE AND METHOD FOR

PROVIDING RESOURCES TO FACILITATE IDEATION

Please enter K. DinH 4/4/05

Commissioner for Patents P.O. Box 1450 Alexandria, VA, 22313-1450

RESPONSE TO FINAL REJECTION

In response to the Final Office Action dated October 7, 2004, the applicant respectfully traverses the examiner's grounds for rejection of claims 21, 22, 24-30, 32 and 34-37 under 35 USC § 103(a) as being obvious over Fulton, et al, U.S. Patent No. 6,182,052 in view of Kirk, U.S. Patent No. 6,175,842.

The examiner believes it would have been obvious for one of ordinary skill in the art at the time the invention to have modified the system of Fulton by incorporating the system of Kirk therewith. However, the mere fact that the prior art reference could be modified does not make the modification obvious unless the prior art suggested the desirability of the modification. In re Gordon, 733 F.2d 900, 902, 221 U.S.P.Q. 1125, 1127 (Fed. Cir. 1984).

Fulton is directed to banking transactions, particularly ATM transactions and making bill payments primarily by phone, and how to manage these transactions from the banking end. "The